

CUSTOM BENEFITS

Florida Marine Transporters offers a comprehensive benefits plan designed to meet the needs of all our employees:



MEDICAL PLAN

- FMT offers two plans, PPO and HDHP, which are administered by UMR and utilize the UnitedHealthcare Network.

| BIWEEKLY PAYROLL DEDUCTIONS | PPO | HDHP |
|-----------------------------|----------|----------|
| Employee Only | \$89.10 | \$42.00 |
| Employee + Spouse | \$183.70 | \$85.05 |
| Employee + Children | \$171.60 | \$79.80 |
| Employee + Family | \$234.30 | \$109.20 |



DENTAL PLAN

- FMT offers dental insurance through UMR with an open network.

| BIWEEKLY PAYROLL DEDUCTIONS | DENTAL |
|-----------------------------|---------|
| Employee Only | \$15.22 |
| Employee + Spouse | \$29.98 |
| Employee + Children | \$37.51 |
| Employee + Family | \$54.64 |



VISION PLAN

- FMT offers vision insurance through UMR with the Spectera Network.

| BIWEEKLY PAYROLL DEDUCTIONS | VISION |
|-----------------------------|--------|
| Employee Only | \$3.49 |
| Employee + Spouse | \$5.46 |
| Employee + Children | \$6.21 |
| Employee + Family | \$8.49 |

401K RETIREMENT PLAN

- Prudential Retirement Services

FMT will match your contribution dollar for dollar up to 4% and you are fully vested in six years. Employees are eligible after three months of employment. The investment advisor is Synovus Financial Group and offers sixteen mutual fund/investment types. Vesting schedule is a six year schedule: 0%, 20%, 40%, 60%, 80%, and 100%.

EMPLOYER PAID LIFE INSURANCE

- Prudential Retirement Services

FMT provides coverage that is 2 x's your annual salary up to a maximum of \$1,000,000 at no cost to you!

VOLUNTARY LIFE INSURANCE

- Prudential Retirement Services

You have the opportunity to purchase additional life insurance at group rates. Rates are dependent on your age and amount of life coverage elected.

WHOLE LIFE

- Unum

You have the opportunity to purchase whole life insurance through Unum.

SHORT TERM DISABILITY

- Prudential Retirement Services

Employee pays 100% of the negotiated group rate. After a 31 day waiting period, STD coverage will pay 60% of your gross wages up to a maximum of \$1,000 for 22 weeks.

LONG TERM DISABILITY

- Prudential Retirement Services

FMT provides coverage at no cost to you! LTD will start after STD insurance expires (22 weeks). This pays 60% of your gross wages up to a maximum of \$5,000 per month.

CRITICAL ILLNESS, ACCIDENT INSURANCE, & HOSPITAL INDEMNITY

- Prudential

You have the option to elect these products to help with financial security for unexpected accidents or medical conditions.

IDENTITY PROTECTION

- LifeLock

Keep you and your family's private information safe by enrolling in LifeLock.